## REMARKS

This Response is in response to the final Office Action mailed on February 3, 2010. Claims 1, 3, 4, 8, and 22-29, 31-33, 35 and 37-40 are pending.

Examiner Interview:

The Applicants would like to thank Examiner Benjamin Fields for conducting a telephonic interview with the Applicants' representative Amol Kavathekar on April 27, 2010. During the telephonic interview, the §101 and §112, 1st paragraph rejections of claims 1, 3, 4, 8, and 22-29, 31-33, 35 and 37-40 were discussed. Applicants' representative noted multiple portions of the specification that discuss a computer system for performing the methods of claims 1, 3, 4, 8, and 22-29, 31-33, 35 and 37-40. The Examiner agreed that there is support in the specification for "a computer processing/processor machine" and agreed to withdraw the §101 and §112, 1st paragraph rejections. Applicants' representative also noted that Stanfield (US Publication No. 2008/0133278) is only directed to credit cards and does not teach or suggest other debt categories. The Examiner noted that he would review Stanfield in further detail.

§101 and §112, 1st Paragraph Rejections:

Claims 1, 3, 4, 8, 22-25, 37 and 40 are rejected as not being directed to statutory subject matter. In particular, the rejection asserts that it is not clear whether the present application has sufficient support for "a computer processing/processor machine".

Claims 1, 3, 4, 8, 22-25, 37 and 40 are also rejected as failing to comply with the written description requirement, as the rejection asserts that it appears that the present application does not show a "computer processing/processor machine".

As discussed above, during the telephone Examiner Interview on April 27, 2010, Applicants' representative cited multiple portions of the specification that discuss a computer system for performing the methods of claims 1, 3, 4, 8, 22-25, 37 and 40. Such portions include, for example, page 4, lines 15-16; page 4, lines 26-27; page 6, line 13-page 7, line 27 and Figures 1A-14.

As noted above, the Examiner agreed that there is support in the specification for "a computer processing/processor machine" and agreed to withdraw the §101 and §112, 1st paragraph rejections.

Withdrawal of these rejections is requested.


§103 Rejections:

Claims 1, 3, 4, 8, and 22-29, 31-33, 35 and 37-40 are rejected as being unpatentable over Lazerson (US Patent No. 7,366,694) in view of Stanfield (US Publication No. 2008/0133278). This rejection is traversed.

Claim 1:

The combination of Lazerson and Stanfield does not teach or suggest the features of claim 1.

First, nowhere does the combination of Lazerson and Stanfield teach or suggest deriving debt data for a credit card debt category and for an other debt category from dynamic credit information obtained from a credit reporting bureau.

Lazerson only teaches receiving credit and financial information from the borrower – not a credit reporting bureau (see column 2, lines 50-51 of Lazerson).

Also, nowhere does Lazerson provide any interest in deriving debt data for a credit card debt category and for an other debt category from dynamic credit information obtained from a credit reporting bureau. Lazerson is merely directed to a credit/financing process that allows a borrower to anonymously obtain and/or evaluate desired financial services from different lenders (see the Abstract and column 2, line35-column 4, line 65 of Lazerson).

Stanfield also does not teach or suggest deriving debt data for a credit card debt category and for an other debt category from dynamic credit information obtained from a credit reporting bureau.

In contrast, Stanfield is only interested in obtaining data regarding balances for a plurality of different credit cards. However, claim 1 is directed to deriving debt data not only for a credit card debt category, but also for an other debt category. Thus, nowhere does Stanfield contemplate deriving debt data for a credit card debt category and an other debt category, as recited in claim 1.

Applicants also note that the Response to Arguments section of the present Office Action does not address deriving debt data for a credit card debt category and for an other debt category.

Second, nowhere does the combination of Lazerson and Stanfield teach or suggest that debt data, for a credit card debt category and for an other debt category, be used in determining an amount necessary to provide coverage for aggregated insurance benefits, as required by claim 1.

As discussed above, neither Lazerson nor Stanfield contemplates deriving debt data for a credit card debt category and an other debt category. Accordingly, neither Lazerson nor Stanfield can contemplate that debt data, for a credit card debt category and an other debt category, be used in determining an amount necessary to provide coverage for aggregated insurance benefits.

Further, Lazerson is merely directed to a credit/financing process that allows a borrower to anonymously obtain and/or evaluate desired financial services from different lenders (see the Abstract and column 2, line35-column 4, line 65 of Lazerson). Thus, Lazerson is not directed to a process for obtaining aggregated insurance benefits and is therefore not interested in having debt data, for a credit card debt category and for an other debt category, be used in determining an amount necessary to provide coverage for aggregated insurance benefits.

Third, nowhere does Lazerson or Stanfield teach or suggest presenting information to the individual which classifies the debt data for the credit card debt category and for the other debt category, and allowing the individual to select among the credit card debt category and the other debt category for which the individual will obtain the aggregated insurance benefits.

As discussed above, neither Lazerson nor Stanfield teach or suggest a credit card debt category and an other debt category.

Further, Lazerson is merely directed to a credit/financing process that allows a borrower to anonymously obtain and/or evaluate desired financial services from different lenders (see column 2, lines 34-47). Nowhere does Lazerson contemplate presenting

information to the individual which classifies the debt data for the credit card debt category and for the other debt category, and allowing the individual to select among the credit card debt category and the other debt category for which the individual will obtain the aggregated insurance benefits.

Also, nowhere does Stanfield teach or suggest allowing the individual to select among the credit card debt category and the other debt category for which the individual will obtain the aggregated insurance benefits. Stanfield merely teaches a method that determines when the individual has added or deleted credit cards and obtains credit information and determines insurance premiums for all of the existing credit cards.

In contrast, claim 1 allows the individual to select among the credit card debt category and the other debt category for which the individual will obtain the aggregated insurance benefits.

For at least these reasons claim 1 is not suggested by the combination of Lazerson and Stanfield and should be allowed. Claims 3, 4, 8, 22-25, 37, 40 and 41 depend from claim 1 and should be allowed for at least the same reasons.

Claim 23:

The combination of Lazerson and Stanfield does not teach or suggest the features of claim 23.

In particular, nowhere does the combination of Lazerson and Stanfield teach or suggest entering a database including one or more insurance companies that provide the insurance coverage benefits, the database further including the specific premiums that the one or more insurance companies charge for issuing their aggregated insurance benefits.

The rejection relies on paragraphs [0002-0012, 0017-0029, 0037-0042] of Stanfield for teaching the features of claim 23. However, none of the portions of Stanfield relied upon in the rejection even contemplate the features of entering a database including one or more insurance companies that provide the insurance coverage benefits or the features of the database further including the specific premiums that the one or more insurance companies charge for issuing their aggregated insurance benefits.

Applicants further note that the Response to Arguments section does not address

these features of claim 23.

For at least these reasons claim 23 should be allowed.


Claim 37:

The combination of Lazerson and Stanfield does not teach or suggest the features of claim 37.

In particular, nowhere does the combination of Lazerson and Stanfield teach or suggest that the other debt category includes a mortgage loan debt category and/or an auto loan debt category.

The rejection relies on the Abstract and claims 1-5 of Lazerson for teaching the features of claim 37. However, as discussed above, nowhere does Lazerson teach or suggest deriving debt data for a credit card debt category and for an other debt category from dynamic credit information obtained from a credit reporting bureau.

Moreover, the Abstract and claims 1-5 of Lazerson at most provide a service for providing a borrower information regarding obtaining/evaluating mortgage and auto loans, not for deriving debt data for an existing mortgage or auto loan.

Thus, Lazerson does not contemplate that an other debt category includes a mortgage loan debt category or an auto loan debt category, as recited in claim 37. For at least these reasons claim 37 should be allowed.


Claim 40:

The combination of Lazerson and Stanfield does not teach or suggest the features of claim 40.

In particular, nowhere does the combination of Lazerson and Stanfield teach or suggest that the specific insurance company selected to provide coverage for the aggregated insurance benefits is selected based on the state where the individual lives.

The rejection states that these features are notoriously well known. Applicants respectfully disagree and request clarification as to where in Lazerson, Stanfield or any other prior art reference the features for a method of preserving an individual's access to credit by means of a service organization includes that the specific insurance company selected to provide coverage for the aggregated insurance benefits is selected based on

the state where the individual lives.

For at least these reasons claim 40 should be allowed.


Claims 26 and 35:

Claims 26 and 35 are rejected for the same reasons as claim 1. Thus, for at least the same reasons discussed above with respect to claim 1, nowhere does the combination of Lazerson and Stanfield teach or suggest the similar features of claims 26 and 35.

Claims 27-29, 31-33 and 38 depend from claim 26 and should be allowed for at least the same reasons. Also, claim 39 depends from claim 35 and should be allowed for at least the same reasons.


Conclusion:

Applicants respectfully assert that claims 1, 3, 4, 8, and 22-29, 31-33, 35 and 37-40 are in condition for allowance. If a telephone conference would be helpful in resolving any issues concerning this communication, please contact Applicants' primary attorney-of record, James A. Larson (Reg. No. 40,443), at (612) 455-3805.
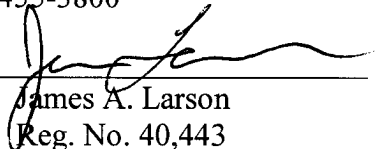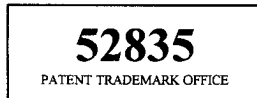

Respectfully submitted,

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│  PATENT TRADEMARK OFFICE │
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HAMRE, SCHUMANN, MUELLER & LARSON, P.C.
P.O. Box 2902
Minneapolis, MN 55402-0902
(612) 455-3800

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By: _____
    James A. Larson
    Reg. No. 40,443
    JAL/ahk